

CYBERSCAPE BETA is RL Commercial REIT's second EDGE-certified building.

RCR's Cyberscape Beta gets EDGE certification

OFFICE TOWER Cyberscape Beta has been awarded an EDGE certification by the Philippine Green Building Initiative (PBGI), according to RL Commercial REIT (RCR).

The real estate investment trust (REIT) sponsored by Robinsons Land Corp. said it earned its second EDGE certification for Cvberscape Beta, located along Ruby and Topaz Roads in Ortigas Center, Pasig City.

"This is another milestone in our commitment to find the most efficient way to build and operate our office towers. It is also a testament to RCR's dedication to sustainability and developing green buildings," RCR President Jericho Go said in a statement.

"The company and its tenants are firmly resolved to contribute significantly in the conservation of precious resources while enjoying cost savings from the reduced consumption of energy and water through the use of more efficient facilities and materials," he added.

EDGE or Excellence in Design for Greater Efficiencies described as an international green building certification system that "focuses purely on energy, water, and embodied energy in materials for a quantitative approach to sustainability."

"Our assessment confirms the auditor's report that Robinsons Cyberscape Beta's resource-efficient design will result in reductions of 34% in energy, 36% in water, and 83% in materials' embodied energy compared to a local base case," PBGI Chairman and President Leandro A. Conti said in a statement.

Office rents may rise by 2% this year

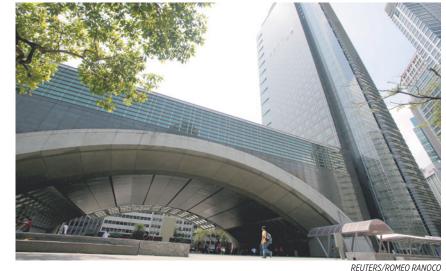
OFFICE rental rates are projected to go up by as much as 2% this year, thanks to anticipated demand from companies looking to outsource operations to the Philippines, Cushman & Wakefield said.

"Despite the several global economic headwinds ahead, the Philippine IT-BPM (information technology and business process management) industry is expected to significantly benefit from largescale lay-offs in tech companies. Mass job cuts among tech and startup companies have driven the demand for outsourcing and IT-BPM related industries in order to further save up on operating costs amidst the challenging business environment," Cushman & Wakefield said in a report.

"As demand starts to recover, average prime and grade 'A' rents are estimated to grow at a base scenario between 1.5%-2.0% in 2023."

Tech giants such as Amazon.com, Inc., Google parent Alphabet, Inc., Microsoft Corp., IBM Corp. and Facebook owner Meta Platforms, Inc. have announced massive layoffs. Financial firms such as Goldman Sachs, Morgan Stanley, and Citigroup, have also started reducing staff.

"Overall vacancy rate for Metro Manila is forecasted to go down in 2023 partly due to the rekindled interest of



AN OFFICE building is seen at the heart of the business district in Makati City, March 11, 2016.

multi-national companies looking at setting up back-office or shared services operations in the country," Tetet Castro, director and head of tenant advisory group at Cushman & Wakefield, said.

Average vacancy rates inched up to 16.13% in the fourth quarter of 2022, from 16.12% in the third quarter, Cushman & Wakefield said.

While office market recovery continued in the fourth quarter of 2022, Ms. Castro said vacancy rates may slightly go up in the first quarter due to "the addition of new stocks from new building completions as well as non-renewal or early return of space by occupiers continuing their exercise of rightsizing or converting to a hybrid set-up."

Average rental rates also dipped 0.16% quarter on quarter due to the volume of new stock completions. Year on year, average prime and grade 'A' rents fell by 0.51% in 2022, despite a 0.4% year-on-year growth in net absorption.

Claro Cordero, director and head of research, consulting & advisory services at Cushman & Wakefield, said only a handful of buildings have slightly lowered rents, "although rental flexibility is dependent on the amount of space to be taken in by the prospective tenant."

"Positive rental growth is likely to happen in 2023 as delayed prospects are expected to get a green light this year, giving confidence to developers and landlords to test resistance levels on the pre-pandemic published rates, while overall market vacancy tapers down," he said.

Mr. Cordero said allowing IT-BPM companies registered with the Board of Investments to continue work-fromhome arrangements will also boost growth of flexible workspaces.

"A hub-and-spoke strategy will likely increase the demand for plug-and-play office spaces which are readily-available on short notice and with flexible terms." he added.

In 2022, total completions stood at 0.34 million square meters (sq.m.), bringing the total prime and grade 'A' office supply in Metro Manila at approximately 9.2 million sq.m.

Cushman & Wakefield said office supply is likely to expand by 0.53 million sq.m. this year. - Cathy Rose A. Garcia

Damosa Land accelerates projects in Davao Region

DAVAO CITY - Damosa Land, Inc. (DLI) is accelerating its projects in the Davao Region and the rest of Mindanao this year.

"Basically, we have ongoing projects in Samal, several in Panabo City, and Davao City. A lot of these projects are slightly delayed due to the pandemic but now we are very confident, we are moving forward, and we are launching them simultaneously while completing the other projects. Medyo busy ang new year natin," said DLI President Ricardo F. Lagdameo said in an interview.

Mr. Lagdameo said DLI is looking to launch a new subdivision project in Catalunan Grande, Davao City by the second or third quarter of this year.

"We've been planning this for a year now. We are positioning this (project) to be a bit more upscale with bigger and fewer lots," he said.

DLI is currently developing Bridgeport, which features low-density condominium buildings, premium open lots, a condotel, commercial and dining areas, and an exclusive marina.

Completion of Ameria, a premier subdivision within Agriya — an agri-tourism site in Panabo City, Davao del Norte, is also underway.

Mr. Lagdameo said DLI is also expanding its partnership with IWG, the leading flexible workspace provider with brands such as Regus and Spaces. There are two Regus business centers in Davao City, and DLI plans to begin operating one in Cagayan de Oro in June.

"We are eyeing to open Regus centers across Mindanao not just in Cagayan de Oro. We will have General Santos eventually and other cities as well," he said.

Meanwhile, Mr. Lagdameo said that DLI is looking to achieve 100% occupancy for the 16-storey Damosa Diamond Tower by first quarter. Locators include three brand new BPO companies, Anflo Management and Investment Corp., and DLI. -Maya M. Padillo

BALANCE SHEE (Head Office and Brancher As of December 31, 2022	CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) As of December 31, 2022							
A S S E T S				A S	SETS			
	Current Quarter		Previous Quarter			Current Quarter		Previous Quart
Cash and Cash Items P Due from Bangko Sentral ng Pilipinas (BSP)	13,177,429,341.15 63,011,415,824.69	P	8,866,947,028.67 48,571,977,604.67	Cash and Cash Items Due from Bangko Sentral ng Pilipinas (BSP)	۴	13,177,429,341.15 63,011,415,824.69	P	8,866,947,028. 48,571,977,604.
Due from Other Banks	19,146,090,957.89		10,405,256,701.41	Due from Other Banks		19,210,178,101.17		10,462,788,895.
inancial Assets at Fair Value through Profit or Loss	7,566,547,089.02		13,454,776,763.00	Financial Assets at Fair Value through Profit or Loss		7,566,548,711.30		13,454,777,994.
vailable-for-Sale Financial Assets-Net	112,492,486,146.95		113,090,082,347.28	Available-for-Sale Financial Assets-Net		112,520,679,714.95		113,118,418,552.
leld-to-Maturity (HTM) Financial Assets-Net oans and Receivables-Net:	69,247,485,912.23 526,415,087,796.47		64,431,819,109.43 510,806,348,386.43	Held-to-Maturity (HTM) Financial Assets-Net Loans and Receivables-Net:		69,247,485,912.23 525,215,690,703.56		64,431,819,109. 509,633,441,423.
Interbank Loans Receivable	6,402,982,443.99		9,299,504,867.70	Interbank Loans Receivable		6,402,982,443.99		9,299,504,867.
Loans and Receivables-Others	499,684,900,403.13		480,997,585,549.22	Loans and Receivables-Others		498,485,681,029.66		479,824,846,355.
Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision	23,518,739,984.00 3,191,535,034.65		23,498,774,981.00 2,989,517,011.49	Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision		23,518,739,984.00 3,191,712,754.09		23,498,774,981. 2,989,684,781.
Other Financial Assets	5,458,034,124.19		5,032,564,204.04	Other Financial Assets		5,455,340,212.31		5,030,913,688.
cuity Investment in Subsidiaries, Associates, and Joint Ventures-Net	4,524,256,917.91		4,383,498,427.27	Equity Investment in Subsidiaries, Associates, and Joint Ventures-Net		2,425,240,569.43		2,315,831,121.
Bank Premises, Furniture, Fixture & Equipment-Net	4,015,749,753.96		3,968,689,378.58	Bank Premises, Furniture, Fixture & Equipment-Net		5,299,512,223.21		5,180,143,278.
Real and Other Properties Acquired-Net Dther Assets-Net	2,977,798,790.15 50,530,933,565.11		2,647,751,279.76 53,139,341,249.84	Real and Other Properties Acquired-Net Other Assets-Net		2,978,573,690.63 52,327,529,456.89		2,648,526,180. 54,943,181,532.
TOTAL ASSETS P	878,563,316,219.72	P	838,799,052,480.38	TOTAL ASSETS	P	878,435,624,461.52	P	838,658,766,408.
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inancial Liabilities at Fair Value through Profit or Loss	1,752,818,352.31	P	3,766,769,273.97	Financial Liabilities at Fair Value through Profit or Loss	ILITIES P	1,752,818,352.31	P	3,766,769,273.
Deposit Liabilities	606,361,431,278.31	-	585,026,433,176.24	Deposit Liabilities	-	604,319,299,867.91	-	583,037,983,866.
Due to Other Banks	290,073,683.30		281,629,574.84	Due to Other Banks		290,073,683.30		281,629,574.
Bills Payable: Interbank Loans Payable	41,467,636,387.78 18,106,776,591.76		34,052,548,001.77 8,945,098,702.94	Bills Payable: Interbank Loans Payable		41,585,969,721.08 18,106,776,591.76		34,151,714,668. 8,945,098,702.
Other Deposit Substitute	23,360,859,796.02		25,107,449,298.83	Other Deposit Substitute		23,360,859,796.02		25,107,449,298
Others	-		-	Others		118,333,333.30		99,166,666
Bonds Payable-Net	47,111,693,174.16		33,446,323,489.92	Bonds Payable-Net		47,111,693,174.16		33,446,323,489.
Due to Bangko Sentral ng Pilipinas Other Financial Liabilities	_ 10,064,415,972.66		_ 9,077,345,097.16	Due to Bangko Sentral ng Pilipinas Other Financial Liabilities		- 10,079,793,442.07		9,104,747,651.
Other Liabilities	47,050,125,971.58		49,989,119,953.30	Other Liabilities		48,830,854,821.07		51,710,713,970
TOTAL LIABILITIES P	754,098,194,820.10	P	715,640,168,567.20	TOTAL LIABILITIES	P	753,970,503,061.90	P	715,499,882,495.
				CTOCKNOL				
Capital Stock STOCKHOLDERS' EQUITY	46,186,416,799.90	P	46,186,416,799.90	Capital Stock	DERS'EQUITY	46,186,416,799.90	P	46,186,416,799
Dther Capital Accounts	151,042,871.96		(2,424,080,382.64)	Other Capital Accounts		151,042,871.96		(2,417,832,532.8
Retained Earnings	78,127,661,727.76	_	79,396,547,495.92	Retained Earnings		78,127,661,727.76		79,390,299,646.
TOTAL STOCKHOLDERS' EQUITY P	124,465,121,399.62	P	123,158,883,913.18	TOTAL STOCKHOLDERS' EQUITY	P	124,465,121,399.62	P	123,158,883,913.
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	878,563,316,219.72	P	838,799,052,480.38	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	878,435,624,461.52	P	838,658,766,408.
CONTINGENT ACCOUNTS					NT ACCOUNTS			
Performance Standby Letters of Credit P	27,082,591,278.06	P	27,196,060,184.33	Performance Standby Letters of Credit	۴	27,082,591,278.06	P	27,196,060,184.
Commercial Letters of Credit Trade Related Guarantees	10,438,472,038.37 899,839,383.21		9,226,216,502.82 1,221,462,222.69	Commercial Letters of Credit Trade Related Guarantees		10,438,472,038.37 899,839,383.21		9,226,216,502. 1,221,462,222.
Commitments	85,656,955,017.86		79,326,440,484.14	Commitments		85,656,955,017.86		79,326,440,484.
Spot Foreign Exchange Contracts	3,039,570,903.23		13,248,812,409.01	Spot Foreign Exchange Contracts		3,039,570,903.23		13,248,812,409.
Trust Department Accounts:	95,116,737,546.05		83,663,621,031.38	Trust Department Accounts:		95,116,737,546.05		83,663,621,031.
Trust and Other Fiduciary Accounts Agency Accounts	54,075,470,282.45 41,041,267,263.60		53,382,485,601.68 30,281,135,429.70	Trust and Other Fiduciary Accounts Agency Accounts		54,075,470,282.45 41,041,267,263.60		53,382,485,601. 30,281,135,429.
Derivatives	193,973,621,630.59		243,971,381,315.62	Derivatives		193,973,621,630.59		243,971,381,315
Others	1,961,860,412.69		1,330,420,529.76	Others		1,961,860,412.69		1,330,420,529.
TOTAL CONTINGENT ACCOUNTS P	418,169,648,210.06	P	459,184,414,679.75	TOTAL CONTINGENT ACCOUNTS	P	418,169,648,210.06	P	459,184,414,679.
ADDITIONAL INFORMATION				ADDITIONAL INFORMATION				
1. Gross total loan portfolio (TLP)	542,574,738,278.96	P	526,803,486,147.61	1. List of Financial Allied Subsidiaries:	(26 2022)			
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	542,574,738,278.96 12,968,115,447.84	۴	526,803,486,147.61 13,007,620,749.69	a) SB Cards Corporation (with BOD approval to shorten corporate term on D	ecember 31, 2023)	tony agencies)		
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs)	12,968,115,447.84	۴	13,007,620,749.69	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting 	ecember 31, 2023) clearance from regula	tory agencies)		
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP		٩	13,007,620,749.69 17,051,122,403.82 3.24	a) SB Cards Corporation (with BOD approval to shorten corporate term on D	clearance from regula	, , ,		
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP 8 3. Non-Performing Loans (NPLs) a) a) Gross NPLs Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs Net NPLs	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44	Ρ	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporated) 	clearance from regula te term on December 3	, , ,		
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Net NPLs to gross TLP (%) d) Ratio of Net NPLs to gross TLP (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44 1.05	٩	13,007,620,749,69 17,051,122,403.82 3,24 6,524,053,208,19 1,24	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex 	clearance from regula te term on December 3	1, 2023)		17
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP 8 Non-Performing Loans (NPLs) a) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Natio of Net NPLs to gross TLP (%) c e) Ratio of total allowance for credit losses to gross NPLs (%) 6	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44 1.05 101.12	٩	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) 	clearance from regula te term on December 3	1, 2023)		
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) 3. Nors NPLs B b) Ratio of gross NPLs to gross TLP (%) Image: Comparison of Net NPLs to gross TLP (%) c) Net NPLs Net NPLs d) Ratio of the tNPLs to gross TLP (%) Image: Comparison of the total allowance for credit losses to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f) Classified Loans & Other Risk Assets, gross of allowance for credit losses	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44 1.05 101.12 81,15 22,289,000,000.00	٩	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82 76.29 22,289,000,000.00	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex 	clearance from regula te term on December 3	1, 2023)		16.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP 3. 3. Non-Performing Loans (NPLs) a) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs correctil tosses to gross NPLs (%) f) Ratio of total allowance for credit losses to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f) Classified Loans & Other Risk Assets, gross allowance for credit losses b) DOSRI Loans and receivables, gross allowance of credit losses	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84	٩	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82 76.29 22,289,000,000 5,312,072,519.77	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 	clearance from regula te term on December 3 isting regulations	1, <i>2023</i>) 16.60 16.11		16.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs B b) Ratio of gross NPLs to gross TLP (%) Image: Stress of the Stress of	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44 1.05 101.12 81,15 22,289,000,000.00	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 76,29 22,289,000,000.00 5,312,072,519.77 1.01	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Titer 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat 	clearance from regula te term on December 3 isting regulations	1, 2023) 16.60 16.11 16.11		16. 16.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs)) a) Gross NPLs) b) Ratio of gross NPLs to gross TLP (%) () c) Net NPLs) d) Ratio of total allowance for credit losses to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) 4. Classified Loans & Other Risk Assets, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%) c. Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84	٩	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82 76.29 22,289,000,000 5,312,072,519.77	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure 	clearance from regula te term on December 3 isting regulations	1, 2023) 16.60 16.11 16.11 16.11		16. 16. 104,872,891,620.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs Forss NPLs b) Ratio of gross NPLs to gross TLP (%) Image: Stress NPLs c) Net NPLs Gross NPLs to gross TLP (%) d) Ratio of Net NPLs to gross TLP (%) Image: Stress NPLs (%) f) Ratio of Net NPLs to gross TLP (%) Image: Stress NPLs (%) f) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) Image: Stress NPLs (%) c) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) Image: Stress NPLs (%) d) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) Image: Stress NPLs (%) d) Ratio of Specific allowance for credit losses Image: Stress NPLs (%) d) Ratio of gross non-performing DOSRI loans and receivables Image: Stress NPLs (%) d) Ratio of gross non-performing DOSRI loans and receivables Image: Stress NPLs (%) d) Ratio of gross non-performing DOSRI loans and receivables Image: Stress NPLs (%) d) Percent Compliance with Magna Carta (%) Image: Stress NPLs (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409.44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 -	Ρ	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93,82 76,29 22,289,000,000.00 5,312,072,519.77 1.01	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital 	clearance from regula te term on December 3 isting regulations	1, 2023) 16.60 16.11 16.11		16. 16. 104,872,891,620. 864,839,861,000.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs d) d) Ratio of total allowance for credit losses to gross NPLs (%) f) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of DOSRI loans and receivables, gross of allowance for credit losses S. DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%) 7. Gross non-performing DOSRI loans and receivables 8. Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 9. Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81,15 22,289,000,000.00 4,556,940,748.84 0.84 - -	Ρ	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82 76.29 22,289,000,000.00 5,312,072,519.77 1.01 - - 0.71	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497.36 904,525,595,306.66		16. 16. 104,872,891,620. 864,839,861,000.
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) Gross NPLs Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) Gross NPLs Second Structure	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 - - - 0.74 2.97	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0,71 2,70	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 16,11 105,111,775,497.36 904,525,595,306.66 11.62		16. 16. 104,872,891,620. 864,839,861,000. 12.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs c) d) Ratio of total allowance for credit losses to gross NPLs (%) f) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of DOSRI loans and receivables, gross of allowance for credit losses b) DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) 7. Gross non-performing DOSRI loans and receivables to TLP (%) 8. Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 9. Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81,15 22,289,000,000.00 4,556,940,748.84 0.84 - -	Ρ	13,007,620,749.69 17,051,122,403.82 3.24 6,524,053,208.19 1.24 93.82 76.29 22,289,000,000.00 5,312,072,519.77 1.01 - - 0.71	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corpora 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497.36 904,525,595,306.66		17.0 16.1 104,872,891,620.0 864,839,861,000.0 12.1 218,699,169,400.1 148,451,041,701.0
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) Gross NPLs Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) Gross NPLs Specific allowance for credit losses Specific allowance for credit losses Specific allowance for credit losses to gross NPLs (%) Ratio of specific allowance for credit losses to gross NPLs (%) Ratio of specific allowance for credit losses to gross NPLs (%) Ratio of specific allowance for credit losses to gross NPLs (%) Ratio of DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of Modium Enterprises Bi ofr Micro and Small Enterprises Bi ofr Micro and Small Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - - 0.74 2.97 7.89 16.24	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2.70 8.61 16.71	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat a) Socurity Finance and Leasing Inc. (with BOD approval to shorten corporat c) Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 4. Liquidity Coverage Ratio (LCR) on Consolidated Basis, as prescribed under e a) Total HQLA 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16.60 16.11 16.11 105,111,775,497.36 904,525,595,306.66 11.62 236,654,727,124.52		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
Image: Construction of the image in the image. Image: The image in the image. Image: The image in the image in the image in the image. Image: The image in the image in the image. Image: The image in the image in the image. Image: The image in t	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93.82 76,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16.71 16.23	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16. 164,872,891,620. 864,839,861,000. 12. 218,699,169,400. 148,451,041,701.
Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs Gross NPLs b) Ratio of gross NPLs to gross TLP (%) Image: Stress of total allowance for credit losses to gross NPLs (%) c) Net NPLs Gross NPLs to gross TLP (%) e) Ratio of total allowance for credit losses to gross NPLs (%) Image: Stress of total allowance for credit losses on the gross TLP to gross NPLs (%) c) Lossified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses c) DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables s. Ratio of gross non-performing DOSRI loans and receivables Sector Stress, and receivables, gross of allowance for credit losses, to gross TLP (%) . Gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Medium Enterprises b) 2% for Medium Enterprises b) 2% for Medium Enterprises c) c) Return on Equity (ROE) (%) Total CAR (%) b) Ter I Ratio (CAR) (%) Ter I Ratio (%) c) Comon Tire I Ratio (%) C) Common Tire I Ratio (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - - 0.74 2.97 7.89 16.24	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 76,29 22,289,000,000,00 5,312,072,519,77 1,01 - 0,71 2,70 8,61 16,21 16,23	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) () Nett NPLs d) Ratio of total allowance for credit losses to gross NPLs (%) f) Ratio of total allowance for credit losses to gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of Compliance with Magna Carta (%) Jo 2% for Medium Enterprises D. 2% for Medium Enterprises D. Return on Equity (ROE) (%) Ter 1 Ratio (%) Jo Ter 1 Ratio (%) Common Tier 1 Ratio (%) Common Tier 1 Ratio (%) Common Tier 1 Ratio (%) Deferred Charges not yet Written Down	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93.82 76,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16.71 16.23	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
 Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) Gross NPLs Gross NPLs Gross NPLs Gross NPLs Ratio of gross NPLs to gross TLP (%) Net NPLs Ratio of total allowance for credit losses to gross NPLs (%) Ratio of total allowance for credit losses to gross NPLs (%) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of Medium Enterprises 2% for Meiro and Small Enterprises 3% for Medium Enterprises Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - - 0.74 2.97 7.89 16.24 15.75 15.75 - -	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000,0 5,312,072,519,77 1,01 - - 0,71 2,70 8,61 16,71 16,23 16,23 16,23 -	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Nation of total allowance for credit losses to gross NPLs (%) f) f) Ratio of Not NPLs to gross TLP (%) c) c) Net NPLs f) d) Ratio of total allowance for credit losses to gross NPLs (%) f) f) Ratio of stotal allowance for credit losses on the gross TLP to gross NPLs (%) f) c. Classified Loans & Other Risk Assets, gross of allowance for credit losses f) DOSRI Loans and receivables, gross of allowance for credit losses f) Gross non-performing DOSRI loans and receivables f) Gross non-performing DOSRI loans and receivables f) g. Gross non-performing DOSRI loans and receivables f) a) 806 for Micro and Small Enterprises j) b) 2% for Medium Enterprises j) b) Teri I Ratio (%) j) c) Common Tier I Ratio (%) j) c) Common Tier I Ratio (%) j) c) Common Tier I Ratio (%) j) d) Unbooked Allowance for Credit Losses on Financial Instruments Received 4. Basel III Leverage Ratio on Solo	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 15.75 - - - 101,887,902,659.94	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93.82 7,06,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16.73 16.23 17.25 1	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs For any Construction (NPLs) b) Ratio of gross NPLs to gross TLP (%) For any Construction (NPLs) c) Not NPL Non-Performing Loans (NPLs) d) Ratio of specific allowance for credit losses to gross NPLs (%) For any Construction (NPLs) c) Natio of total allowance for credit losses to gross NPLs (%) For any Credit losses on the gross TLP to gross NPLs (%) c) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses c) DOSRI Loans and receivables, gross of allowance for credit losses Second gross non-performing DOSRI loans and receivables c) Ratio of gross non-performing DOSRI loans and receivables to TLP (%) Gross non-performing DOSRI loans and receivables to TLP (%) c) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises b) 2% for Medium Enterprises c) Comon Tier 1 Ratio (%) C) c) Comon Tier 1 Ratio (%) Second Allowance for Credit Losses on Financial Instruments Received 4. Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations a) Tier Capital b) Expoure Measure Fin	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16,24 15,75 15.75 15.75 15.75 - 101,887,902,659.94 901,429,236,508.00	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000.00 5,312,072,519.77 1.01 - 0,71 2,70 8,61 16,23 17,25,2718,193,19 18,618,29,805,874,49	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 104,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs c) d) Ratio of total allowance for credit losses to gross NPLs (%) f) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) c) Classified Loans & Other Risk Assets, gross of allowance for credit losses f) J) Classified Loans & Other Risk Assets, gross of allowance for credit losses f) Gross non-performing DOSRI loans and receivables g) f) Gross non-performing DOSRI loans and receivables f) f) g) Percent Compliance with Magna Carta (%) a) a) g) Percent Compliance with Magna Carta (%) a) a) f) g) Return on Equity (ROE) (%) f) f) f)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 15.75 - - - 101,887,902,659.94	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93.82 7,06,29 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16.73 16.23 17.25 1	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16. 164,872,891,620. 864,839,861,000. 12. 218,699,169,400. 148,451,041,701.
Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs Gross NPLs b) Ratio of gross NPLs to gross TLP (%) Hatio of gross NPLs to gross TLP (%) c) Not NPL Ratio of total allowance for credit losses to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of specific allowance for credit losses f) DOSRI Loans and receivables, gross of allowance for credit losses f) DOSRI Loans and receivables, gross of allowance for credit losses f) Ratio of DOSRI loans and receivables gross non-performing DOSRI loans and receivables gross non-performing DOSRI loans and receivables to TLP (%) f) Gross non-performing DOSRI loans and receivables to TLP (%) gross non-performing DOSRI loans and receivables to TLP (%) gross non-performing DOSRI loans and receivables to TLP (%) gross non-performing DOSRI loans and receivables to TLP (%) gross non-performing DOSRI loans and receivables to TLP (%) gross non-performing DOSRI loans and receivables to TLP (%) l. Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 15.75 101,887,902,659.94 901,429,236,659.80	٩	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000.00 5,312,072,519.77 1.01 - - 0.71 2,70 8.61 16,71 16,23 16,23 - 101,722,718,193,19 861,829,805,874.49 11.80 218,699,169,400.33	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 104,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
I. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) b) Ratio of gross NPLs to gross TLP (%) c) c) Net NPLs gross TLP (%) d) Ratio of total allowance for credit losses to gross NPLs (%) f) f) Ratio of total allowance for credit losses to gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of total allowance for credit losses f) DSRI Loans and receivables, gross of allowance for credit losses 5. Ratio of DOSRI loans and receivables 6. Gross non-performing DOSRI loans and receivables to TLP (%) 7. Gross non-performing DOSRI loans and receivables 8. Ratio of gross non-performing DOSRI loans and receivables 8. Ratio of Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises b) Tter I Ratio (%) c) Common Tier 1 Ratio (%) c) Common Tier 1 Ratio (%) c)	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 - - 101,887,902,659.94 901,429,236,508.00 11.30 236,654,727,124.52 165,752,077,128.12	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 7,629 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16,71 16,23 18,29,805,874,49 861,829,805,874,49 11.80 218,699,169,400.33 15,0062,329,273.96	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16. 164,872,891,620. 864,839,861,000. 12. 218,699,169,400. 148,451,041,701.
Gross total loan portfolio (TLP) P Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs Gross NPLs b) Ratio of gross NPLs to gross TLP (%) Natio of specific allowance for credit losses to gross NPLs (%) c) Net NPLs Ratio of total allowance for credit losses to gross NPLs (%) c) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) c) Classified Loans and receivables, gross of allowance for credit losses c) DOSRI Loans and receivables, gross of allowance for credit losses c) Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) c) Gross non-performing DOSRI loans and receivables c) Ratio of Micro and Small Enterprises b) 2% for Medium Enterprises c) 3 %% for Medium Enterprises c) 4 Captual Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%) b) Tier 1 Ratio (%) c) Correage Ratio on Solo Basis, as prescribed under existing regulations a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 5. Ulayoure Regres	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 15.75 101,887,902,659.94 901,429,236,659.80	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 93,82 76,29 22,289,000,000.00 5,312,072,519.77 1.01 - - 0.71 2,70 8.61 16,71 16,23 16,23 - 101,722,718,193,19 861,829,805,874.49 11.80 218,699,169,400.33	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16, 164,872,891,620, 864,839,861,000, 12, 218,699,169,400, 148,451,041,701.
Gross total loan portfolio (TLP) P Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Natio of sports NPLs to gross TLP (%) d) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) c) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) c) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) c) Classified Loans & Other Risk Assets, gross of allowance for credit losses c) Classified Loans and receivables, gross of allowance for credit losses, to gross TLP (%) c) Gross non-performing DOSRI loans and receivables c) Gross non-performing DOSRI loans and receivables c) Rotin of gross Nall Enterprises b) Return on Equity (RDE) (%) 1. Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%) b) Tier 1 Ratio (%) c) Deferred Charges not yet Written Down 3. Unbooked Allowance for	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 - - 101,887,902,659.94 901,429,236,508.00 11.30 236,654,727,124.52 165,752,077,128.12	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 7,629 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16,71 16,23 18,29,805,874,49 861,829,805,874,49 11.80 218,699,169,400.33 15,0062,329,273.96	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16 16 104,872,891,620 864,839,861,000 12 218,699,169,400 148,451,041,701
Gross total loan portfolio (TLP) P Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Neth NPLs d) Ratio of Net NPLs to gross TLP (%) e) Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) c) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) c) Classified Loans & Other Risk Assets, gross of allowance for credit losses c) Gross non-performing DOSRI loans and receivables c) Gross non-performing DOSRI loans and receivables c) Restin of gross non-performing DOSRI loans and receivables c) Ratio of fuero and Small Enterprises b) Return on Equity (RDE) (%) 1. Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%) b) Tier 1 Ratio (%) c) Deferred Charges not yet Written Down 3. Unbooked Allowance for Credit Losses on Financial Instruments Received 4. <t< td=""><td>12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 - - 101,887,902,659.94 901,429,236,508.00 11.30 236,654,727,124.52 165,752,077,128.12</td><td>Ρ</td><td>13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 7,629 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16,71 16,23 18,29,805,874,49 861,829,805,874,49 11.80 218,699,169,400.33 15,0062,329,273.96</td><td> a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows </td><td>clearance from regula te term on December 3 isting regulations ons</td><td>1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01</td><td></td><td>16. 16. 104,872,891,620. 864,839,861,000. 12. 218,699,169,400.</td></t<>	12,968,115,447.84 15,981,222,980.90 2.95 5,684,769,409,44 1.05 101.12 8.115 22,289,000,000.00 4,556,940,748.84 0.84 - 0.74 2.97 7.89 16.24 15.75 15.75 15.75 - - 101,887,902,659.94 901,429,236,508.00 11.30 236,654,727,124.52 165,752,077,128.12	Ρ	13,007,620,749.69 17,051,122,403.82 3,24 6,524,053,208.19 1,24 9,382 7,629 22,289,000,000.00 5,312,072,519,77 1.01 - 0.71 2,70 8.61 16,71 16,23 18,29,805,874,49 861,829,805,874,49 11.80 218,699,169,400.33 15,0062,329,273.96	 a) SB Cards Corporation (with BOD approval to shorten corporate term on D b) SB Forex, Incorporated (corporatic term ended February 28, 2022, awaiting c) SB Capital Investment Corporation d) Security Finance and Leasing Inc. (with BOD approval to shorten corporat 2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ratio (%) 3. Basel III Leverage Ratio on Conso Basis, as prescribed under existing regulat a) Tier Capital b) Exposure Measure c) Leverage Ratio (LCR) on Consolidated Basis, as prescribed under ex d) Total HQLA b) Total HQLA b) Total net cash outflows 	clearance from regula te term on December 3 isting regulations ons	1, 2023) 16,60 16,11 16,11 105,111,775,497,36 904,525,595,306,66 904,525,595,306,66 11,62 236,654,727,124,52 164,086,241,938,01		16. 16. 104,872,891,620. 864,839,861,000. 12. 218,699,169,400.

STOCKHOLDERS' EQUITY Capital Stock P Other Capital Accounts P Retained Earnings P TOTAL STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P Statistic Earnings P CONTINGENT ACCOUNTS P Commercial Letters of Credit P Commitments P Spot Foreign Exchange Contracts F Trust and Other Fiduciary Accounts Agency Accounts Derivatives Others Others P ADDITIONAL INFORMATION P 1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP P 3. Non-Performing Loans (NPLs) P a) Gross NPLs to gross TLP (%) P c) Natio of specific allowance for credit losses to gross NPLs (%) P f) Ratio of total allowance for credit losses to mean the gross TLP to gross NPLs (%) P c) Non-Performing Loans (NPLs) P a) Gross NPLs to gross TLP (%) P c) Not of total allowance for credit losses to gross NPLs (%) P f) Ratio of specific allowan	1,752,818,352.31 606,361,431,278.31 290,073,683.30 41,467,636,387.78 18,106,776,591.76 23,360,859,796.0- - 47,111,693,174.16 - - 10,064,415,972.66 47,050,125,971.58 754,098,194,820.10	P 	3,766,769,273.97 585,026,433,176.24 281,629,574.84 34,052,548,001.77 8,945,098,702.94 25,107,449,298.83 	Financial Liabilities at Fair Value th Deposit Liabilities Due to Other Banks Bills Payable: Interbank Loans Payable Other Deposit Substitute			
Other Deposit Substitute Others Bonds Payable-Net Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities TOTAL LIABILITIES P 2 STOCKHOLDERS' EQUITY P Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY P 1 TOTAL STOCKHOLDERS' EQUITY P 1 TOTAL STOCKHOLDERS' EQUITY P 1 TOTAL STOCKHOLDERS' EQUITY P 2 CONTINGENT A CCOUNTS Performance Standby Letters of Credit P Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS P ADDITIONAL INFORMATION 1. Gross NPLs to gross TLP (%) 2. Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs) a) Gross NPLs to gross TLP (%) C Net NPLs C Net NPLs C Net NPLs C Net NPLs C Net NPLs C Net NPLs ogross TLP (%) C Astio of DotsR I loans and receivables, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses C P DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D DOSR Loans and receivables, gross of allowance for credit losses D P Atio of gross non-performing DOSRI Loans and receivables to TLP (%) P Precent Compliance with Magna Carta (%)	23,360,859,796.02 47,111,693,174.16 10,064,415,972.66 47,050,125,971.58	P	25,107,449,298.83 	Other Deposit Substitute			
Bonds Payable-Net Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities TOTAL LIABILITIES P STOCKHOLDERS' EQUITY Capital Stock P Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P S CONTINGENT A CCOUNTS Performance Standby Letters of Credit Trade Related Guarantees Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Derivatives S TOTAL CONTINGENT ACCOUNTS P ADDITIONAL INFORMATION 1. Gross total Ioan portfolio (TLP) 2. Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs) a) Gross NPLs to gross TLP (%) c) Net NPLs Classified Loans & Other Rik Acsus, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses 5. Ratio of gross non-performing DOSRI Loans and receivables 5. Ratio of gross non-performing DOSRI Loans and receivables to TLP (%) 4. Grassi Gross on-performing DOSRI Loans and receivables 5. Ratio of gross non-performing DOSRI Loans and receivables to TLP (%) 5. Percent Compliance with Magna Carta (%)	- 10,064,415,972.66 47,050,125,971.58	P	-				
Other Liabilities Other Liabilities TOTAL LIABILITIES P Capital Stock P Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY P TOTAL STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P CONTINGENT ACCOUNTS P Commercial Letters of Credit Trade Related Guarantees Committies Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Derivatives Others Others P ADDITIONAL INFORMATION 1. Gross NPLs to gross TLP (%) 2. Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs) a) Gross NPLs to gross TLP (%) c) Net NPLs d) Ratio of total allowance for credit losses to gross TLP (%) e) Ratio of toter Risk Assets, gross of allowance for credit losses DSRUE Idcoans & Other	47,050,125,971.58	P		Others Bonds Payable-Net Due to Bangko Sentral ng Pilipina			
TOTAL LIABILITIES P Capital Stock STOCKHOLDERS' EQUITY P Iteratings TOTAL STOCKHOLDERS' EQUITY P TOTAL STOCKHOLDERS' EQUITY P TOTAL STOCKHOLDERS' EQUITY P TOTAL STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P Commercial Letters of Credit P Commercial Letters of Credit P Trade Related Guarantees Commitments Spot Foreign Exchange Contracts P Trust and Other Fiduciary Accounts Agency Accounts Derivatives Others Others P ADDITIONAL INFORMATION P 1. Gross NPLs P 3. Non-Performing Loans (NPLs) P 3. Non-Performing Loans (NPLs) P 3. Gross NPLs Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLs) P 4. Ratio of specific allowance for credit losses to gross NPLs (%) 1. Gross NPLs Gross NPLs (%) 3. Ratio of total allowance for credit losses to gross TLP (%) 4. Classified Loans & Other Risk Assets, gross of allowance for cre		P	9,077,345,097.16 49,989,119,953.30	Other Financial Liabilities Other Liabilities			
Capital Stock P Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY P I TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P S CONTINGENT A CCOUNTS Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS P ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Social Calowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs b) Ratio of gross NLs to gross TLP (%) c) Net NPLs d) Ratio of specific allowance for credit losses to gross NPLs (%) f) Ratio of specific allowance for credit losses to gross NLP to gross NLP to gross TLP (%) c) Net NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DSDSR Loans and receivables, gross of allowance for credit losses SD DOSR ILoans and receivables, gross of allowance for credit losses Coss non-performing DOSRI loans and receivables Calowance for Credit losses on the gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Coss non-performing DOSRI loans and receivables Calowance for credit losses Chalt of DOSR IDANS and receivables Calowance for credit losses Coss non-performing DOSRI loans and receivables Calowance for Credit losses Calowance for credit losses Coss			715,640,168,567.20	TOTAL LIABILITIES			
Other Capital Accounts Retained Earnings TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P Second Construct Standby Letters of Credit P Commercial Letters of Credit P Trade Related Guarantees P Commercial Letters of Credit P Trade Related Guarantees P Communities Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Agency Accounts P Others P ADDITIONAL INFORMATION P 1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP P 3. Non-Performing Loans (NPLs) a) a) Gross NPLs to gross TLP (%) P c) Natio of total allowance for credit losses to gross NPLs (%) P d) Ratio of total allowance for credit losses to gross TLP to gross NPLs (%) P c) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance of credit losses Secon for ther Risk Assets, gross of allowance	46 106 416 700 00		16 106 116 700 00	Carlad Cards			
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 8 CONTINGENT ACCOUNTS Performance Standby Letters of Credit P P CONTINGENT ACCOUNTS Particle Recharge Contracts P Spot Foreign Excharge Contracts Trust and Other Fiduciary Accounts Agency Accounts Agency Accounts P P Others P P ADDITIONAL INFORMATION 1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP P 3. Non-Performing Loans (NPLs) P a) Gross NPLs Digrass TLP (%) c) Natio of gross NPLs to gross TLP (%) P c) Ratio of total allowance for credit losses to gross NPLs (%) F f) Ratio of poestific allowance for credit losses F JOSRI Loans and receivables, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross of allowance for credit losses S 6. Ratio of DOSRI loans and receivables, gross of allowance for credit losses S 7. Ocs son-performing DOSRI loans and receivables Ratio di gross non-performing DOSRI loans and receivables <td>46,186,416,799.90 151,042,871.96 78,127,661,727.76</td> <td>P</td> <td>46,186,416,799.90 (2,424,080,382.64) 79,396,547,495.92</td> <td>Capital Stock Other Capital Accounts Retained Earnings</td>	46,186,416,799.90 151,042,871.96 78,127,661,727.76	P	46,186,416,799.90 (2,424,080,382.64) 79,396,547,495.92	Capital Stock Other Capital Accounts Retained Earnings			
CONTINGENTACCOUNTS Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts: Trust Department Accounts Derivatives Others P ADDITIONAL INFORMATION 1. Gross total loan portfolio (TLP) 2. Specific allowance for credit losses on the TLP 3. Non-Performing Loans (NPLS) a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Net NPLs d) Ratio of specific allowance for credit losses to gross NPLs (%) f) Ratio of specific allowance for credit losses to gross NPLs (%) g) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Non Performing Loans (hPLs) g) Ratio of poss Sons allowance for credit losses Trust of DOSRI loans and receivables, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross allowance of credit losses, to gross TLP (%) 7. Gross non-performing DOSRI loans and receivables 8. Ratio of gross non-performing DOSRI loans and receivables 8. Ratio of gross non-performing DOSRI loans and receivables	24,465,121,399.62	P	123,158,883,913.18 838,799,052,480.38	TOTAL STOCKHOLDERS' EQU TOTAL LIABILITIES AND STO			
Performance Standby Letters of Credit P Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Agency Accounts P Others P ADDITIONAL INFORMATION P 1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP P 3. Non-Performing Loans (NPLs) P 4) Ratio of pross NPLs to gross TLP (%) P c) Natio of total allowance for credit losses on the gross TLP to gross NPLs (%) P 1. Gross stotal loan and receivables, gross of allowance for credit losses P 2. Specific allowance for credit losses to gross NPLs (%) P 3. Non-Performing Loans (NPLs) P 4. Ratio of total allowance for credit losses to gross NPLs (%) P 5. DOSN Loans and receivables, gross of allowance of credit losses S 5. DOSN Loans and receivables, gross of allowance for credit losses, to gross TLP (%) F 6. Ratio of gross non-performing DOSRI loans and receivables F 7. Gross non-performing DOSRI loans and receivables F 8. Ratio of gross non-performin	10,203,310,219.72	F	030,/99,032,400.30	TOTAL LIABILITIES AND STOR			
ADDITIONAL INFORMATION P 1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP P 3. Non-Performing Loans (NPLs) a) Gross NPLs a) Gross NPLs b) Ratio of gross NPLs to gross TLP (%) c) Net NPLs d) Ratio of Net NPLs to gross TLP (%) e) Ratio of Net NPLs to gross TLP (%) e) f) Ratio of Net NPLs to gross of allowance for credit losses to gross NPLs (%) f) Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) c. Classified Loans & Other Risk Assets, gross of allowance for credit losses 5. DOSRI Loans and receivables, gross allowance of credit losses 6. Ratio of DOSRI loans and receivables, gross allowance for credit losses, to gross TLP (%) 7. Gross non-performing DOSRI loans and receivables 8. Ratio of gross non-performing DOSRI loans and receivables 9. Percent Compliance with Magna Carta (%)	27,082,591,278.06 10,438,472,038.37 899,839,383,21 85,656,955,017.86 3,039,570,903.23 95,116,737,546.05 54,075,470,282.45 41,041,267,263.60 193,973,621,630.59 1,961,860,412.69	۴	27,196,060,184.33 9,226,216,502.82 1,221,462,222.69 79,326,440,484,14 13,248,812,409.01 83,663,621,031.38 53,382,485,601.68 30,281,135,429.70 243,971,381,315.62 1,330,420,529.76	Performance Standby Letters of C Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts: Trust and Other Fiduciary Acco Agency Accounts Derivatives Others			
1. Gross total loan portfolio (TLP) P 2. Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a) Gross NPLs The second sec	118,169,648,210.06	P	459,184,414,679.75	TOTAL CONTINGENT ACCOUNT			
 a) 8% for Micro and Small Enterprises b) 2% for Micro and Small Enterprises Return on Equity (ROE) (%) 11. Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Tier 1 Ratio (%) 12. Deferred Charges not yet Written Down 13. Unbooked Allowance for Credit Losses on Financial Instruments Received 14. Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 15. Liquidity Coverage Ratio (LCR) on Solo Basis, as prescribed under existing regulations a) Total HQLA b) Total net cash outflows c) Liquidity Coverage Ratio (%) 	542,574,738,278,96 12,968,115,47,84 15,981,222,980,90 2.95 5,684,769,409,44 1.05 101.12 81.15 22,289,000,000,00 4,556,940,748,84 0.84 - - - 0.74 2.97 7.89 16.24 15.75 14.55 14.75 1	٩	526,803,486,147.61 13,007,620,749.69 17,051,122,403,82 3.24 6,524,053,208.19 1.24 93,82 76,29 22,289,000,000.00 5,312,072,519.77 	 ADDITIONAL INFORMATION 1. List of Financial Allied Subsid a) SB Cards Corporation (wi b) SB Forex, Incorporated (c c) SB Capital Investment Co d) Security Finance and Lea 2. Capital Adequacy Ratio (CAR a) Total CAR (%) b) Tier 1 Ratio (%) c) Common Equity Tier 1 Ra 3. Basel III Leverage Ratio on Co a) Tier Capital b) Exposure Measure c) Leverage Ratio (%) 4. Liquidity Coverage Ratio (LCF a) Total HQLA b) Total net cash outflows c) Liquidity Coverage Ratio 			
REPUBLIC OF THE PHILIPPINES) CITY OF MAKATI) s.s				REPUBLIC OF THE PHILIPPINES) CITY OF MAKATI) s.s			
We, Sanjiv Vohra and Eduardo M. Olbes of the above mentioned bank do solemnly swear that all matters s to the best of our knowledge and belief.	et forth in the above b	alance s	heet are true and correct	We, Sanjiv Vohra and Eduardo M. to the best of our knowledge and			
(SGD.) EDUARDO M. OLBES EVP/CFO	(SGD.) SA Pre	NJIV VOI sident	HRA				
	SUBSCRIBED AND SWORN to before me this 26th day of January 2023 at City of Makati, affiants exhibiting their Passport No. P811670A, issued at DFA Manila on						
Doc. No. 262 (SGD.) A Page No. 54 NOTARY Book No. I Until De Series of 2023 PTR No. January	July 27, 2018 and Passport No. Z Doc. No. 263 Page No. 54 Book No. I Series of 2023						

M. Olbes of the above mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct and belief.

(SGD.) EDUARDO M. OLBES EVP/CFO President efore me this 26th day of January 2023 at City of Makati, affiants exhibiting their Passport No. P811670A, issued at DFA Manila on Z4836868, issued at Singapore on June 27, 2018, respectively. (SGD.) ATTY. JOYCE ANNE A. FRANCISCO NOTARY PUBLIC Until December 31, 2023 PTR No. 9574509 uary 9, 2023: Makati City





Member: PDIC Maximum Deposit Insurance for Each Depositor ₱500,000.00

Regulated by the Bangko Sentral ng Pilipinas (632) 8708-7087 consumeraffairs@bsp.gov.ph

(SGD.) SANJIV VOHRA